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- b. This endorsement may be renewed for each succeeding crop year if:
- (1) You apply and report your intended acreage for planting not later than the sales closing date of the qualifying crop; and
- (2) The qualifying crop insurance endorsement is not cancelled or terminated for the crop year.

11. Meaning of Terms

For the purposes of prevented planting crop insurance:

- a. Cultivated acreage intended for planting means land that was ready or, except for insured causes, could have been made ready for planting, but does not include land:
- (1) On which a perennial forage crop is being grown or on which the qualifying crop or other non-conserving crop was planted prior to the prevented planting acreage reporting date; or
- (2) Which was not or would not have been planted to comply with any other United States Department of Agriculture or State programs or for any other reason.
- b. Farm means the land which is designated by ASCS under a single farm serial number.
- c. Insurable acreage means the land classified as insurable by us for the qualifying crop and shown as such by the actuarial table.
- d. Non-conserving crop means any crop planted for harvest as food, feed, or fiber.
- e. Planted acreage means the insurable acreage:
- (1) Planted to the qualifying crop or any non-conserving crop during the insurance period; or
- (2) Which could have been planted to the qualifying crop or any non-conserving crop during the insurance period.
- f. Prevented planting date means the latest final spring planting date established by the crop actuarial tables for any insurable crop in the county, except tobacco, plus any extended date or final planting date offered under any late planting agreement option. (In areas where there are no spring planting dates, we will use the latest final fall planting date.)
- g. Qualifying crop means barley, oats, or wheat.
- h. *Unit* means all insurable acreage in the county which you intend for planting to the qualifying crop prior to the prevented planting date for the crop year at the time insurance first attaches under this endorsement for the crop year. The unit will be determined when the acreage is reported.
- i. Yield guarantee means the result of multiplying your yield for the qualifying crop by your coverage level for that crop.

[52 FR 28447, July 30, 1987, as amended at 58 FR 64874, Dec. 10, 1993]

§ 401.109 Hybrid sorghum seed endorsement.

The provisions of the Hybrid Sorghum Seed Endorsement for the 1988 through the 1997 crop years are as follows:

FEDERAL CROP INSURANCE CORPORATION

Hybrid Sorghum Seed Endorsement

1. Insured Crop

- a. The crop insured will be female grain sorghum which is:
- (1) Planted for harvest and the production is intended for use as commercial seed to produce grain sorghum, forage sorghum, or sorghum sudan; and
- (2) Grown under a written contract executed with a seed company before the acreage reporting date.
- b. An instrument in the form of a "lease" under which you retain control of the acreage on which the insured crop is grown and which provides for delivery of the crop under certain conditions and at a stipulated price will be treated as a contract under which you have a share in the crop.
- c. In addition to the female grain sorghum not insurable in section 2 of the general crop insurance policy, we do not insure any female grain sorghum:
- (1) In rows planted with a mixture of female and male plants;
- (2) Planted for any purpose other than for commercial seed;
- (3) Grown under a contract with any seed company and that seed company refuses to provide us with the records we require to determine the dollar value per bushel of seed production for each hybrid variety; or
- (4) Destroyed or put to another use in order to comply with other U.S. Department of Agriculture programs.

2. Causes of Loss

- a. The insurance provided is against unavoidable loss of production resulting from the following causes occurring within the insurance period:
- (1) Adverse weather conditions;
- (2) Fire;
- (3) Insects;
- (4) Plant disease;
 (5) Wildlife:
- (6) Earthquake;
- (7) Volcanic eruption; or
- (8) Failure of the irrigation water supply due to an unavoidable cause occurring after the beginning of planting;
- unless those causes are excepted, excluded, or limited by the actuarial table or section 9 of the general crop insurance policy.
- b. In addition to the causes of loss not insured against in section 1 of the general crop

insurance policy we will not insure against any loss of production due to:

- (1) The use of unadapted, incompatible, or genetically deficient male or female seed;
- (2) Deficiencies determined during growout of a sample of the insured seed crop, including inadequate purity or poor vigor;
- (3) Failure to follow the grower provisions of the contract executed with the seed company;
- (4) Frost or freeze after the date set by the actuarial table;
- (5) Inadequate germination of the hybrid seed crop even though such inadequate germination was a direct result of an insured cause of loss unless inspected and accepted by us before harvest is completed; or
- (6) Failure to plant the male seed at a time sufficient to assure adequate pollination of the female plants.

3. Report of Acreage, Share, Type, and Practice (Acreage Report)

In addition to the information required in section 3 of the general crop insurance policy for the acreage report, you must report the crop type.

4. Annual Premium

The annual premium amount is computed by multiplying the amount of insurance per acre times the premium rate, times the insured acreage, times your share at the time of planting.

5. Insurance Period

In addition to the provisions in section 7 of the general crop insurance policy the following will apply:

- a. Insurance attaches on each unit or part of a unit when both the male plant seed and the female plant seed are completely planted in accordance with the production management practices of the seed company.
- b. The calendar date for the end of the insurance period is November 30 of the crop year.

6. Unit Division

Female grain sorghum acreage that would otherwise be one unit, as defined in section 17 of the general crop insurance policy, may be divided into more than one unit if you agree to pay additional premium if required by the actuarial table, and if for each proposed unit:

- a. You maintain written, verifiable records of planted acreage and harvested production for at least the previous crop year; and
- b. The acreage planted to insured female grain sorghum is located in separate legally identifiable sections, or in the absence of section descriptions, the land is identified by separate ASCS Farm Serial Numbers, provided:

- (1) The boundaries of the sections or ASCS Farm Serial Numbers are clearly identified and the insured acreage is easily determined; and
- (2) The female grain sorghum is planted in such a manner that the planting pattern does not continue into the adjacent section or ASCS Farm Serial Number.

If you have a loss on any unit, production records for all harvested units must be provided. Production that is commingled between optional units will cause those units to be combined.

7. Notice of Damage or Loss

In addition to the notices required in section 8 of the general crop insurance policy, in case of damage or probable loss you must give us written notice of probable loss at least 15 days before the beginning of harvest if you anticipate a germination rate of less than 80 percent on any unit. For purposes of section 8 of the general crop insurance policy the representative sample of the unharvested crop must be at least 10 feet wide and the entire length of the field.

8. Claim for Indemnity

- a. The indemnity will be determined on each unit by:
- (1) Multiplying the insured acreage by the amount of insurance per acre;
- (2) Subtracting from this product the sum of:
- (a) The dollar amount obtained by multiplying seed production to count for each type and variety by the respective dollar value per bushel determined by us; plus
- (b) The dollar amount obtained by multiplying non-seed production to count by the local market price of such production on the earlier of the date the loss is adjusted or the date such production is sold; and
- (c) Multiplying this result by your share.
- b. The total production to be counted for a unit will include all harvested and appraised seed and all harvested and appraised nonseed production.
- (1) Total seed production to be counted will include:
- (a) All production delivered to and accepted by the seed company;
- (b) All production with a germination rate of 80 percent or more as determined by a certified seed test conducted from a cleaned sample taken at the time of delivery to the seed company or, if the mature production is appraised, at the time of appraisal; and
- (c) All harvested and appraised production which does not qualify under (a) or (b) above because of damage caused by uninsured causes or the failure to follow grower provisions of the contract executed with the seed company.

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- (2) Total non-seed production to be counted will include all production that does not qualify as seed production.
- (3) Appraised production to be counted will include:
- (a) Potential production lost due to uninsured causes and failure to follow recognized good hybrid sorghum seed farming practices;
- (b) Potential production lost due to failure to follow the grower provisions of the contract executed with the seed company;
- (c) Not less than the dollar amount of insurance for any acreage which is abandoned or put to another use without our prior written consent or damaged solely by an uninsured cause; and
 - (d) Any unharvested production.
- c. Any appraisal we have made on insured acreage for which we have given written consent to be put to another use will be considered production unless such acreage is:
- (1) Not put to another use before harvest of hybrid sorghum seed becomes general in the county and is reappraised by us;
- (2) Further damaged by an insured cause and is reappraised by us; or
- (3) harvested.
- d. To determine the quantity of mature production, seed and non-seed production will be:
- (1) Adjusted .12 percent for each .1 percentage point of moisture to 13.0 percent; and
- (2) Measured at 56 pounds of production equaling one bushel.
- e. When records of seed production provided by the seed company have been adjusted to a basis of 13.0 percent moisture and 56 pound test weight, (d) above will not apply for harvested production and the records of the seed company will be used to determine the amount of indemnity if such production records are based on the same moisture and test weight criteria used to determine the dollar value per bushel of seed production.

9. Cancellation and Termination Dates

The cancellation and termination dates are April 15.

10. Contract Changes

The date by which contract changes will be available in your service office is December 31 preceding the cancellation date.

11. Production Reporting

The production reporting provision contained in section 4 of the general crop insurance policy will not be applicable to this contract.

12. Late Planting and Prevented Planting

(a) In lieu of subparagraphs (2.e.(4) and 21.0. of the General Crop Insurance Policy (§401.8), insurance will be provided for acreage planted to the insured crop during the late planting period (see subparagraph (c)),

and acreage you were prevented from planting (see subparagraph (d)). These coverages provide reduced amounts of insurance for such acreage. The reduced amounts of insurance will be combined with the amount of insurance for timely planted acreage for each unit. The premium amount for late planted acreage and eligible prevented planting acreage will be the same as that for timely planted acreage. For example, assume you insure one unit in which you have a 100 percent (100%) share. The unit consists of 200 acres of the same type and variety of which 150 acres are occupied by the female plant. Fifty acres were planted timely, 50 acres were planted 7 days after the final planting date (late planted), and 50 acres are unplanted and eligible for prevented planting coverage. To calculate the amount of any indemnity which may be due to you, the amount of insurance for the unit will be computed as follows:

- (1) For timely planted acreage, multiply the per acre amount of insurance for timely planted acreage by the 50 acres planted timelv:
- (2) For late planted acreage, multiply the per acre amount of insurance for timely planted acreage by ninety-three percent (0.93) and multiply the result by the 50 acres planted late; and
- (3) For prevented planting acreage, multiply the per acre amount of insurance for timely planted acreage by:
- (i) Fifty percent (0.50) and multiply the result by the 50 acres you were prevented from planting, if the acreage is eligible for prevented planting coverage, and if the acreage is left idle for the crop year, or if a cover crop is planted not for harvest. Prevented planting compensation hereunder will not be denied because the cover crop is hayed or grazed; or
- (ii) Twenty-five percent (0.25) and multiply the result by the 50 acres you were prevented from planting, if the acreage is eligible for prevented planting coverage, and if you elect to plant a substitute crop for harvest after the 10th day following the final planting date for the insured crop. (This subparagraph (ii) is not applicable, and prevented planting coverage is not available hereunder, if you elected the Catastrophic Risk Protection Endorsement or you elected to exclude prevented planting coverage when a substitute planted (see subparagraph is 12(d)(1)(iii))).

The total of the three calculations will be the amount of insurance for the unit. Your premium will be based on the result of multiplying the per acre amount of insurance for timely planted acreage by the 150 insured crop acres in the unit.

- (b) If you were prevented from planting, you must provide written notice to us not later than the acreage reporting date.
- (c) Late Planting.

- (1) For acreage planted after the final planting date but on or before 25 days after the final planting date the amount of insurance for each acre will be reduced for each day planted after the final planting date by:
- (i) One percent (.01) for the first through the tenth day; and $\,$
- (ii) Two percent (.02) for the eleventh through the twenty-fifth day.
- (2) In addition to the requirements of section 3 (Report of Acreage, Share and Practice (Acreage Report)) of the General Crop Insurance Policy (§401.8), you must report the dates the acreage is planted within the late planting period.
- (3) If planting of the insured crop continues after the final planting date, or you are prevented from planting the insured crop during the late planting period, the acreage reporting date will be the later of:
- (i) The acreage reporting date contained in the Acturial Table; or
- (ii) Five (5) days after the end of the late planting period.
- (d) Prevented Planting (Including Planting After the Late Planting Period).
- (1) If you were prevented from planting the insured crop (see subsection 13(0)), you may
- (i) To plant the insured crop during the late planting period. The amount of insurance for such acreage will be determined in accordance with paragraph 12(c)(1);
- (ii) Not to plant this acreage to any crop except a cover crop not for harvest. You may also elect to plant the insured crop after the late planting period. In either case, the amount of insurance for such acreage will be fifty percent (50%) of the amount of insurance for timely planted acres. For example, if your amount of insurance for timely planted acreage is 200 dollars per acre, your prevented planting amount of insurance would be 100 dollars per acre (200 dollars multiplied by 0.50). If you elect to plant the insured crop after the late planting period, production to count for such acreage will be determined in accordance with subsections 8b through e: or
- (iii) Not to plant the intended crop but plant a substitute crop for harvest, in which case:
- (A) No prevented planting amount of insurance will be provided for such acreage if the substitute crop is planted on or before the tenth day following the final planting date for the insured crop; or
- (B) An amount of insurance equal to twenty-five percent (25%) of the amount of insurance for timely planted acres will be provided for such acreage, if the substitute crop is planted after the tenth day following the final planting date for the insured crop. If you elected the Catastrophic Risk Protection Endorsement or excluded this coverage, and plant a substitute crop, no prevented planting coverage will be provided. For ex-

- ample, if your amount of insurance for timely planted acreage is 200 dollars per acre, your prevented planting amount of insurance would be 50 dollars per acre (200 dollars multiplied by 0.25). You may elect to exclude prevented planting coverage when a substitute crop is planted for harvest and receive a reduction in the applicable premium rate. If you wish to exclude this coverage, you must so indicate, on or before the sales closing date, on your application or on a form approved by us. Your election to exclude this coverage will remain in effect from year to year unless you notify us in writing on our form by the applicable sales closing date for the crop year for which you wish to include this coverage. All acreage of the crop insured under this policy will be subject to this exclusion.
- (2) Proof may be required that you had the inputs available to plant and produce the intended crop with the expectation of at least producing the yield upon which your amount of insurance is based.
- (3) In addition to the provisions of section 7 (Insurance Period) of the General Crop Insurance Policy (§ 401.8), the insurance period for prevented planting coverage begins:
- (i) On the sales closing date contained in the Special Provisions for the insured crop in the county for the crop year the application for insurance is accepted; or
- (ii) For any subsequent crop year, on the sales closing date for the insured crop in the county for the previous crop year, provided continuous coverage has been in effect since that date. For example: If you make application and purchase a hybrid sorghum seed crop insurance policy for the 1996 crop year, prevented planting coverage will begin on the 1996 sales closing date for the insured crop in the county. If the hybrid sorghum seed coverage remains in effect for the 1997 crop year (is not terminated or cancelled during or after the 1996 crop year, except the policy may have been cancelled to transfer the policy to a different insurance provider, if there is no lapse in coverage), prevented planting coverage for the 1997 crop year began on the 1996 sales closing date.
- (4) The acreage to which prevented planting coverage applies will not exceed the total eligible acreage on all Farm Service Agency (FSA) Farm Serial Numbers in which you have a share, adjusted for any reconstitution that may have occurred on or before the sales closing date. Eligible acreage for each FSA Farm Serial Number is determined as follows:
- (i) Eligible acreage will not exceed the number of acres required to be grown in the current crop year under a contract executed with a seed company prior to the acreage reporting date.
- (ii) Acreage intended to be planted under an irrigated practice will be limited to the number of acres for which you had adequate

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irrigation facilities prior to the insured cause of loss which prevented you from planting.

(iii) Prevented planting coverage will not be provided for any acreage:

(A) That does not constitute at least 20 acres or 20 percent (20%) of the acreage in the unit, whichever is less (Acreage that is less than 20 acres or 20 percent of the acreage in the unit will be presumed to have been intended to be planted to the insured crop planted in the unit, unless you can show that you had the inputs available before the final planting date to plant and produce another insured crop on the acreage);

(B) For which the actuarial table does not designate a premium rate unless a written agreement designates such premium rate;

(C) Used for conservation purposes or intended to be left unplanted under any program administered by the United States Department of Agriculture;

(D) On which another crop is prevented from being planted, if you have already received a prevented planting indemnity, guarantee or amount of insurance for the same acreage in the same crop year, unless you provide adequate records of acreage and production showing that the acreage has a history of double-cropping in each of the last four years:

(E) On which the insured crop is prevented from being planted, if any other crop is planted and fails, or is planted and harvested, hayed or grazed on the same acreage in the same crop year, (other than a cover crop as specified in paragraph (a)(3)(i) of this section, or a substitute crop allowed in paragraph (a)(3)(ii) of this section) unless you provide adequate records of acreage and production showing that the acreage has a history of double-cropping in each of the last four years:

(F) When coverage is provided under the Catastrophic Risk Protection Endorsement if you plant another crop for harvest on any acreage you were prevented from planting in the same crop year, even if you have a history of double cropping. If you have a Catastrophic Risk Protection Endorsement and receive a prevented planting indemnity, guarantee, or amount of insurance for a crop and are prevented from planting another crop on the same acreage, you may only receive the prevented planting indemnity, guarantee, or amount of insurance for the crop on which the prevented planting indemnity, guarantee, or amount of insurance is received: or

(G) For which planting history or conservation plans indicate that the acreage would have remained fallow for crop rotation purposes.

(iv) For the purpose of determining eligible acreage for prevented planting coverage, acreage for all units will be combined and be reduced by the number of acres of the in-

sured crop timely planted and late planted. For example, assume you have 100 acres eligible for prevented planting coverage in which you have a 100 percent (100%) share. The acreage is located in a single FSA Farm Serial Number which you insure as two separate optional units consisting of 50 acres each. If you planted 60 acres of the insured crop on one optional unit and 40 acres of the insured crop on the second optional unit, your prevented planting eligible acreage would be reduced to zero (i.e., 100 acres eligible for prevented planting coverage minus 100 acres planted equals zero).

(5) In accordance with the provisions of section 3 (Report of Acreage, Share, and Practice (Acreage Report)) of the General Crop Insurance Policy (§401.8), you must report by unit any insurable acreage that you were prevented from planting. This report must be submitted on or before the acreage reporting date. For the purpose of determining acreage eligible for a prevented planting amount of insurance the total amount of prevented planting and planted acres cannot exceed the maximum number of acres eligible for prevented planting coverage. Any acreage you report in excess of the number of acres eligible for prevented planting coverage, or that exceeds the number of eligible acres physically located in a unit, will be deleted from your acreage re-

(6) If the amount of premium you are required to pay (gross premium less our subsidy) for the prevented planting acreage exceeds the prevented planting liability on a unit, prevented planting coverage will not be provided for that unit (no premium will be due and no indemnity will be paid for such acreage).

$13. \ {\bf Meaning \ of \ Terms}$

(a) Adjusted average yield— an expected yield level for a specific variety, in bushels per acre, determined by us and used to establish the value of seed production for the purpose of determining the amount of indemnity.

(b) Amount of insurance— the number of dollars per acre that results from subtracting the minimum payment (in bushels) provided by the seed company from the county yield contained in the Actuarial Table for the selected coverage level and multiplying the result by the selected price election. If the minimum payment provided by the seed company is stated as a dollar amount, it will be converted to a bushel equivalent by dividing the dollar amount by the selected price election.

(c) Commercial seed— the offspring produced by crossing two individual seeds of different genetic character. The resultant offspring is the product intended for use on a commercial basis by an agricultural producer to produce a field crop type for grain sorghum, forage sorghum, or sorghum sudan.

- (d) Days-calendar days.
- (e) Dollar value per bushel— the value determined by dividing the amount of insurance per acre for timely planted acreage by the result of multiplying the adjusted average yield by the coverage level percentage you elect.
- (f) Female plants— the plants grown for the purpose of producing commercial seed and from which the commercial seed is harvested.
- (g) Final planting date— the date contained in the Actuarial Table by which the insured crop must initially be planted in order to be insured for the full amount of insurance.
- (h) *Grow-out* the growing of a sample of the insured crop to determine progeny characteristics.
- (i) Harvest— combining, threshing, or picking of the seed and non-seed production on any acreage.
- (j) Inadequate germination— less than 80 percent of the seed produced from female plants germinated as determined by a warm test using clean seed.
- (k) Irrigated practice— a method of producing a crop by which water artificially applied during the growing season by appropriate systems, and at the proper times, with the intention of providing the quantity of water needed to produce at least the yield used to establish the irrigated amount of insurance on the irrigated insured crop acreage.
- (1) Late planted— acreage planted during the late planting period.
- (m) Late planting period— the period which begins the day after the final planting date for the insured crop and ends twenty-five (25) days after the final planting date.
- (n) Male plants— the plants grown for the purpose of pollinating female plants.
- (o) Prevented planting—Inability to plant the insured crop with proper equipment by the final planting date designated in the Special Provisions for the insured crop in the county or the end of the late planting period. You must have been unable to plant the insured crop due to an insured cause of loss that has prevented the majority of producers in the surrounding area from planting the same crop.
- (p) Seed company— a company which contracts with a grower to produce or grow plants for the production of hybrid seed.
- (q) Timely planted— the insured crop planted by the final planting date, as established by the Acturial Table, for the insured crop in the county to be planted for harvest in the crop year.
- (r) Type grain sorghum, forage sorghum, or sorghum sudan.

(s) Variety— the seed produced from a pair of genetically identifiable parents.

[52 FR 28447, July 30, 1987, as amended at 58 FR 67635, Dec. 22, 1993; 60 FR 62720, 62721, Dec. 7, 1995; 62 FR 65318, Dec. 12, 1997]

§ 401.110 Almond endorsement.

The provisions of the Almond Crop Insurance Endorsement for the 1988 through the 1997 crop years are as follows:

FEDERAL CROP INSURANCE CORPORATION

Almond Endorsement

1. Insured Crop

- a. The crop insured will be almonds.
- b. In addition to the almonds not insurable in section 2 of the general crop insurance policy, we do not insure any almonds:
- (1) Which are not irrigated; or
- (2) On which the trees on the sales closing date have not reached the seventh growing season after being set out unless we agree in writing to insure such acreage.
- c. Insurance may attach only by written agreement with us on any acreage with less than 90 percent of a stand, based on the original planting pattern.

2. Causes of Loss

The insurance provided is against unavoidable loss of production resulting from the following causes occurring within the insurance period:

- a. Adverse weather conditions;
- b. Fire;
- c. Wildlife;
- d. Earthquake;
- e. Volcanic eruption;
- f. Direct Mediterranean Fruit Fly damage; or
- g. Failure of the irrigation water supply due to an unavoidable cause occurring after insurance attaches;

unless those causes are excepted, excluded, or limited by the actuarial table or section 9 of the general crop insurance policy.

3. Report of Acreage, Share, and Practice (Acreage Report)

The date by which you must annually submit the acreage report described in section 3 of the general crop insurance policy is January 15.

4. Annual Premium

a. The annual premium amount is computed by multiplying the production guarantee times the price election, times the premium rate, times the insured acreage, times your share on the date insurance attaches.